Case 17-70022-JAD Doc 32 Filed 07/07/17 Entered 07/08/17 01:05:04 Desc Imaged

Debtor 1	to identify the case:  Jessica Tressler	Social Security number or ITIN xxx-xx-7588
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
	ankruptcy Court WESTERN DISTRICT OF PENN	SYLVANIA

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica Tressler

7/5/17

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

# **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

# Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re: Jessica Tressler Debtor Case No. 17-70022-JAD Chapter 7

# **CERTIFICATE OF NOTICE**

District/off: 0315-7 User: admin Page 1 of 1 Date Rcvd: Jul 05, 2017 Form ID: 318 Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017. db +Jessica Tressler, 291 Ponderosa Road, Schellsburg, PA 15559-8619 Monroeville, PA 15146-0129 14347955 PO Box 129, +AAA Debt. +CASHNET USA, WILLIAMSON AND BROWN, LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201 14638762 14347958 Altoona, PA 16603-0068 #+Collection Services Center, PO Box 68, 14347961 +FNB Consumer Discount, 3320 E. State Street, Hermitage, PA 16148-3301 +Holiday Financial Services, 1050 Benner Pike, State College, PA 16801-7330 PNC Bank, ATTN: Bankruptcy Dept., PO Box 535230, Pittsburgh, PA 15253-5230 14347962 14347964 14347963 +Pay Day Loan, 2128 N. 14th Street, Suite 130, Ponca City, OK 74601-1831 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: QJRWALSH.COM Jul 06 2017 01:23:00 James R. Walsh, tr 1067 Menoher Boulevard, Spence, Custer, Saylor, Wolfe & Rose, LLC, Johnstown, PA 15905-2545 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2017 01:30:16 Pennsylvania Dept. of Revenue, smq Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 14347956 EDI: CAPITALONE.COM Jul 06 2017 01:23:00 Capital One, ATTN: Bankruptcy Dept., Salt Lake City, UT 84130-0285 PO Box 30285, 14347957 +EDI: CAUT.COM Jul 06 2017 01:18:00 Chase Auto Finance, National Bankruptcy Department, 201 N. Central Ave AZ1-1191, Phoenix, AZ 85004-1071 14347959 +EDI: NAVIENTFKASMDOE.COM Jul 06 2017 01:23:00 Department of Education, Navient. PO Box 9635, Wilkes Barre, PA 18773-9635 EDI: AMINFOFP.COM Jul 06 2017 01:23:00 Sioux Falls, SD 57107-0145 14347960 First Premier. 3820 N Louise Avenue. +E-mail/Text: bankruptcynotices@psecu.com Jul 06 2017 01:30:50 14347965 PSECU. P.O. Box 67013, Harrisburg, PA 17106-7013 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* JPMorgan Chase Bank, N.A. cr

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2017 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmllawgroup.com James R. Walsh jwalsh@spencecuster.com,

trustee@spencecuster.com; kpetak@spencecuster.com; rsnyder@spencecuster.com; lkinsey@spencecuster.com; mskunta@spencecuster.com; jwalsh@ecf.epiqsystems.com

John R. Lhota on behalf of Debtor Jessica Tressler lrj@atlanticbbn.net, tmb@atlanticbbn.net Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4